



National  
Multiple Sclerosis  
Society

## Self Advocacy Worksheet (Sample – Medicare)

### Prepare & Take Action

*This worksheet is designed for you to organize your thoughts and actions for effective self advocacy in various life settings. Review the entire worksheet before you begin but **respond only to what is relevant to your circumstances.***

### Organize

1. Describe your issue or concern and your preferred solution to resolve it.

Cause: Describe the cause for your unique situation.

I just received my Medicare card, though I am also still covered by my husband's insurance. We thought I should remain covered by his employer's insurance plan, but that contains a \$5,000 yearly limit on prescription drugs. My doctor wants me to start on an expensive MS therapy.

Do I need a Medicare prescription drug plan too? What about Medicare supplemental insurance? What is Medigap? Should I drop my husband's employer coverage? What happens when he retires?

Effect: Summarize what you aim to change. Describe your key intent.

I need information and advice about Medicare and insurance benefits so I have coverage for all of my medical needs — at the least cost to me.

Issue: Create a summary statement.

I am disabled and on Medicare, but need help from someone who can advise me about these and other benefits so I can make the best decisions.

Because: I have a variety of options for health care coverage,

I need or I want: to speak with somebody about insurance benefits and MS.

### Practice saying it.

2. List the pros and cons of taking steps toward self advocacy. **This includes identifying positive and negative aspects of your current situation, along with the potential risks and rewards associated with self advocacy.** Identify what you believe must be addressed to meet your unique needs or special concerns. Circle the aspects most important to you.

Pros	Cons
I have Medicare AND other health coverage.	My husband's human resources department doesn't understand my Medicare benefits or my husband's policy well enough to offer me good advice.
We can afford to pay for both.	I'm totally confused.

3. Research. Identify questions relevant to your situation or circumstances. Cite references, resources or trusted advisors for answers to these.

Question	Reference, Resource or Contact Information	Outcome
I need assistance understanding Medicare.	National MS Society:1-800-344-4867	Gained an understanding of Medicare supplemental coverage and costs, and Medicare drug coverage and costs. Will receive by mail information to review regarding my insurance options. Identified questions to ask insurance provider to determine next steps after my husband retires.
Are there other organizations that can assist with Medicare questions?	Medicare Rights Center:- <a href="http://www.medicarerights.org">www.medicarerights.org</a>	Another good source for information regarding Medicare benefits.
How do I find a good Medicare Part D plan?	Medicare Plan Finder: <a href="http://www.medicare.gov">www.medicare.gov</a>	This site will help me assess which Medicare drug benefit plan is best for me.

4. Summarize key research findings and communications. What did you learn about are your rights? What about your responsibilities?

I learned the difference between Medicare, Medicare supplemental insurance and Medicare prescription drug insurance. I also learned what is and what is not covered for my health care needs. I learned where to get information about specific Medicare supplemental plans and Medicare drug plans and found out that if I want to enroll in either (or both) of them, I have to do so pretty soon, while I am new to Medicare, because there are deadlines.

My Rights	My Responsibilities
To find clear, accurate and useful information	Make an informed decision about enrolling in a Medicare Part D plan and a Medigap plan.
To stay in current insurance AND Medicare Part A, B & D and a Medigap plan.	To figure out how much insurance coverage (in addition to Medicare) I can afford. To research the best Medicare Drug and Medigap plan for my needs and enroll before the deadlines.
To stay in current employer health plan after my husband retires	To find out whether my husband and I will still be eligible for employer coverage after he retires, and how much it might cost us.

5. Identify who has authority regarding your situation. Begin by determining the front line for customer service, but also be alert for names and contact information of those at higher levels. Put a star next to the name of your first point of contact.

6. Brainstorm possible solutions to address your concern.

7. Review your rights and responsibilities (see number 4 above). Revisit question 6. Put a star next to your preferred solution(s), given your rights and responsibilities.

8. Anticipate objections or resistance to your preferred solution(s). Summarize your responses to the likely arguments made in response to your request. Reference information you can use to support your argument.

Objection	Response	Reference or Resource
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		<i>in support of your response</i>

9. Establish a fall-back position or “bottom line” if your preferred solution is not adopted. What are you are willing to settle for?

What options do you have if your bottom line is not met? Is there a formal review or appeal process? Conduct initial research and determine next steps for an appeal process.

10. Revisit the positive aspects of your situation (see 2 above). Recall these during the course of your self advocacy journey.

## **Prepare – Determine your method & timing**

### **Prepare**

Determine your method and timing. In general, more personal and less formal communication will be perceived as less threatening. Consider the benefits and drawbacks of initially discussing your situation in person, via phone, or in writing. Identify your preferred option.

If you intend to call or visit in person, remember to consider the most convenient time for your point of contact.

### **Practice**

**Draft a letter** about your issue and the outcome you hope to see. Revisit it a day or two later. Make any necessary revisions. Be concise, clear and cordial. Rephrase any aggressive or disrespectful statements. Include complimentary or positive remarks. Show your revised letter to someone whose judgment you respect. Ask for their feedback.

**Role play.** Practice how you will state your points. Ask a friend to role play with you. Take a turn advocating your point of view. Switch roles. Listen to your partner advocate your point of view. Pretend you are on the phone, too. Discuss what you observed during the exercise.

**Rehearse on your own.** Deliver your main points in front of a mirror. Listen to your voice: maintain an easy pace and moderate volume. Watch your facial expressions; try to remain relaxed and open.

### **Take Action**

- Review your work above.
  
- Schedule an appointment by placing a call or writing a letter to the front line of customer service who can address your circumstances.
  
- Take detailed notes during your discussion, including names, dates and contact information. Save them along with notes from future conversations, and file them in chronological order. Include any correspondence related to your issue, with the results of any research or other documentation.
  
- Establish next steps and mutual accountability. Agree upon a timeframe for next steps or issue resolution.
  
- Follow up. Provide any promised information or resources within the agreed upon timeframe. Renegotiate if you will be delayed, or if your point of contact fails

to respond. Offer to provide additional information or resources to resolve any questions. Restate your issue and the outcome you hope to see. Commit to a timeframe for issue resolution.

Write a thank you note if you achieve your desired outcome. This is not only polite, but documents your agreement.

*Remember, you may need to follow up to ensure your desired outcome.*

**If you receive no response or an unsatisfactory response**, consider how much additional effort you are prepared to invest. Often, an appeal to a higher level is possible. Research the options relevant to your particular situation. Consider what is at stake to determine whether or not to proceed.

If the situation involves family, broadening the discussion to include a trusted counselor or clergy member may be useful.